

ABSTRACT

A method for a consumer to protect against loss associated with specified forms of check fraud. Upon purchasing checks, a consumer can subscribe to a check fraud protection program, for an additional fee. The subscription will enable the consumer to obtain reimbursement from the check printer for the consumer's losses due to specified causes. The consumer reciprocally
5 assigns any right of recovery from the consumer's bank or financial institution to the check printer, which can then seek reimbursement from the bank, or financial institution and institute proceedings against the fraud perpetrator. Protection may be obtained for forged signatures, forged endorsements and altered check. A symbol to indicate such protection is also disclosed.

1443096